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December 16, 2008

AGENDA ITEM 12

TO: MEMBERS OF THE BENEFITS AND PROGRAM ADMINISTRATION COMMITTEE

- I. SUBJECT:** CalPERS 2008 Retirement Planning Fairs
- II. PROGRAM:** Customer Service and Education Division
- III. RECOMMENDATION:** This is an information item
- IV. ANALYSIS:**

CalPERS recently concluded its 9th Annual Retirement Planning Fair schedule and the member response was outstanding. This year, CalPERS hosted 23 fairs in a total of 20 cities throughout California. The total number of attendees was 7,502, which is an increase of 1,616 or 27%, from the previous year. The Fairs are another way for CalPERS to reach out and educate its members throughout California on CalPERS benefits and to provide resources for participants to make informed decisions leading to a predictable and secure retirement future.

At these Fairs members had an opportunity to obtain information about CalPERS benefits and retirement planning from CalPERS staff and outside experts. Participants could also attend one of the many workshops scheduled throughout the day. Members were also able to use one of the many computer kiosks available to navigate through my|CalPERS with staff assistance.

Background

The concept of the CalPERS Retirement Planning Fairs began as a month-long campaign (Retirement Planning Month). CalPERS originally designated May as Retirement Planning Month and held the first CalPERS Retirement Planning and Resources Fair at the State Capitol. Due to the success of this event, CalPERS decided to offer these Fairs annually and expand them to multiple locations throughout California.

Discussion

This year's 9th Annual Retirement Planning Fairs were scheduled over a 7-month period beginning in late April 2008. The Fair locations were based on a 4-year strategy designed to afford every member the opportunity to attend a Retirement Planning Fair. In this spirit, CalPERS held Fairs in cities with large CalPERS populations (such as Los Angeles, Sacramento, San Jose and Oakland), medium sized cities (such as Monterey, Riverside, and Fresno), and smaller cities (such as Palmdale, Norwalk, El Centro and Palm Desert).

In 2007, the theme for the Fairs was "It's never too early...it's never too late." This theme will be maintained through the 4-year campaign and updated as needed. This year, key messages of "Start...Think...Plan" served to reinforce that concept. These messages support our goal of encouraging members to plan their retirement strategies as early as possible in their careers in order to enjoy a comfortable and financially secure retirement.

The Fairs are a collaborative effort on the part of many different program areas within CalPERS. The Member Education Unit partners with the Regional Offices and the Conference Services Unit of the Actuarial and Employer Services Branch to plan, organize, and administer the Fairs. The Office of Public Affairs has been instrumental in our marketing efforts and the Operations Support Services Division facilitated our transportation contract and maintained the ongoing receiving services throughout this year's schedule. It is through this collaborative effort, along with all the program areas that make themselves available, that ensures CalPERS is providing good customer service to our members.

Program Representatives

A key benefit to our members who attend is the ability to speak in person with a variety of retirement experts in one location. The following program areas were present to answer questions and provide information and materials to our members:

- CalPERS
 - Regional Offices
 - Service Credit Unit
 - Retirement Estimate Unit
 - Health Benefits
 - Long-Term Care Program
 - Member Home Loan Program
 - Supplemental Income Plans
 - Information and Technology Services Branch: Desk Top Support in setting up the computer kiosks with my|CalPERS access and offering technical assistance with all computer and connectivity issues.

Members of the Benefits and Program Administration Committee
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- External Partners
 - California School Employees' Association – active and retired
 - California State Employees' Association – active and retired
 - Retired Public Employees' Association
 - Scholar Share, administered by the State Treasurer's Office *
 - Social Security Administration
 - State Teachers' Retirement System
 - Blue Shield of California *
 - Kaiser Permanente *
 - Blue Cross of California *
 - Savings Plus Program, administered by the Department of Personnel Administration

* Denotes a first year partner with the Fairs

Marketing

The Office of Public Affairs publicized and marketed the Retirement Planning Fairs through various media outlets. Articles were featured in each edition of the *PERSpective* member newsletter to promote the Fairs and publicize the schedule. Articles also appeared in the *InCalPERS* staff newsletter, *Employer News*, Circular Letters, employer broadcast messages and *CalPERS eNews*. Public Affairs also issued press releases to local news media to publicize the Fairs. The Sacramento Fairs were publicized with ads in the Capitol Weekly newspaper that is distributed to workers in downtown Sacramento. This effort resulted in some local newspapers publishing a news article on the day of the Fair.

CalPERS also partnered with interested organizations to communicate to members. The California School Employees Association (CSEA) was instrumental in marketing the Fairs to the school member population. This was a key factor in the increased attendance of school members at the Fairs, from 293 in 2007 to 1,590 in 2008 for an amazing 443% increase. For example, CSEA partnered with CalPERS to host two of the scheduled Saturday Fairs to target school members.

There was also a dedicated section on the CalPERS On-line Web site to promote the Fairs, show the workshop schedule and allow members to pre-register for the event. As CalPERS looks to provide more functionality and services to CalPERS On-line, this will continue to be a valuable tool to our members and staff.

Customer Experience

Exhibit Hall

Visitors to the Fairs had the opportunity to meet individually with CalPERS staff from various program areas, as well as our external partners. Members were able to visit the different exhibition tables and obtain information on those program areas or ask staff questions. Many members took advantage of the services provided by staff from our Regional Offices, service credit and retirement estimates units.

Members were also able to use one of the computer kiosks available to navigate through my|CalPERS with staff assistance. At the kiosks, members were able to log on to my|CalPERS and print their Service Credit cost estimates, as well as retirement estimates. This proved to be very beneficial to our members as they were able to speak to a CalPERS representative about their estimate immediately.

Workshops

The Fairs had many workshops scheduled throughout the day that members could register for at check-in. The workshops were instructor-led and repeated throughout the day. The most popular workshop was "Benefit Basics," which provided a general overview of the retirement program and explained how member's benefits are calculated. Additional workshop topics included Service Credit, Social Security, Medicare and You, CalPERS Supplemental Income Plans, Savings Plus Program administered by the Department of Personnel Administration, Member Home Loans, and a Discover the Benefits of CalPERS On-line class.

The workshops were very well attended and filled up fast. The maximum number of people allowed to attend a workshop varied based on the room capacity at each event per the Fire Marshall. Whenever necessary and logistically possible staff added more classes to accommodate our members' request to attend a workshop. The response to the workshops was overwhelming at times. Moving forward, locations will be screened by a number of factors, including room sizes for the workshops to accommodate larger crowds. The workshop schedule itself will also be reviewed to see how CalPERS can add more workshops to meet the growing demands of our members.

Scheduling

The Fair hours were designed to accommodate member needs. Event times ranged from 5 to 7 1/2 hours in length. Saturday events were included in the schedule, as they have been in the past. During the last two scheduled Saturday Fairs, CalPERS partnered with CSEA to attract more school members. The additional communication by CSEA was a great success in increasing the attendance of those Fairs.

In order to provide additional flexibility for members, the Fair schedule extended over 7 months to allow for an increase in the number of cities CalPERS reached. This was met enthusiastically in the smaller cities. As an example, visitors at the San Marcos Retirement Planning Fair continuously expressed their gratitude for CalPERS coming to their city.

The 2008 Fair locations were secured by the Regional Offices working with the Conference Services Unit. The Conference Services Unit was tasked with negotiating the facility contracts and lodging for staff working the Fairs. This responsibility was new to the Conference Services Unit and proved to be very successful in the organization of the Fairs.

This year's Fairs also marked the transition to a more collaborative approach to execute the Fairs. The Member Education Unit teamed with the Regional Offices and the Conference Services Unit to organize and administer the Fair schedule. This work could not have been accomplished without the assistance of all the participating program areas.

Attendance Trends and Demographics

The total number of attendees in 2008 was 7,502, which is an increase of 1,616 or 27%, from the previous year. This is an all-time high and broke last year's record attendance of 5,886. Increased public awareness of retirement planning, accessibility to the Fair due to additional event dates and locations, as well as increased local marketing contributed to the increased participation this year. A detailed Fair attendance chart is attached (Attachment 1).

3-Year Attendance

Year	# of Events	# of Cities	# of Attendees	Change from Previous Year	
				Number	Perc.
2008	23	20	7502	1616	27%
2007	20	13	5886	1449	33%
2006	19	10	4437	n/a	n/a
Change from 2006 to 2008				3065	59%

* 2008 Total counts include approximately 5% of non-member attendance.

Attendance by Membership Type

The following chart shows the Fair attendance breakdown by membership type. One item to note is that the school participation jumped from 14% of the total in 2007 to 23% of the total in 2008.

Year	State		Schools		Public Agency	
	Total	Perc.	Total	Perc.	Total	Perc.
2008	3980	56%	1,594	23%	1,498	21%
2007	1,283	63%	293	14%	465	23%
2006	692	58%	234	20%	261	22%

* The approach for gathering attendance and demographic information has dramatically improved over previous years. In past years we relied on manual counts and survey collection. This year we had the CalPERS Education Center facilitate pre-registration and at each fair event, we formalized the walk-in registration process to capture demographic information up front as members checked in.

Age Demographic

The following chart shows the Fair attendance breakdown by age group specifically for our walk-in activity. As has been the case historically, the majority of the members that attend are within 5 years of retirement eligibility. CalPERS will be looking into ways to reach the younger demographic to help them plan earlier for their retirement.

Age	2008		2007		2006	
	Total	%	Total	%	Total	%
18 – 29	74	2%	60	3%	46	3%
30 – 39	225	6%	185	8%	105	8%
40 – 49	616	15%	426	18%	274	21%
50 – 55	1086	27%	659	29%	363	27%
56 or more	1825	44%	929	40%	526	39%
No Reply	881	6%	55	2%	28	2%

* The above chart is specifically reflective of our walk-in activity due to current reporting limitation within the CalPERS Education Center for age demographics.

Evaluation of 2008

As CalPERS does every year, staff surveyed the Fair visitors to evaluate the effectiveness of the fairs and look for areas of improvement. All participants received a paper survey to fill out and return the day of the fair. This year however, CalPERS began to collect e-mail addresses for the purposes of using an on-line survey members could complete. CalPERS would send an email to Fair participants that provided their email address with a link to complete an on-line survey. CalPERS had a response rate of 22.10% (1,196 replies out of 5,411 emails) from those participants who received an e-mail. This is slightly above the industry standard 20% response rate for surveys of this type.

Based on the surveys that visitors completed, there was quite a large population of first time Fair visitors, approximately 85% of those responding (1,285 out of 1,514). This is a very positive number as it shows that CalPERS is reaching new audiences from previous Fairs. In addition, 90% of the respondents would recommend the Fairs to others (1,292 out of 1,436). The effectiveness of the Fairs can be measured by the 90% (1,332 out of 1,487) favorable response to the question asking if the information received was practical and helpful for planning their retirement.

Members also had suggestions for future Fairs. These are the most common suggestions and the staff response.

- Schedule more workshops to accommodate increasing demand

CalPERS modified the workshop schedule in 2007 in order to meet demand. CalPERS began offering five workshops instead of three. This year staff went further and offered more time slots, with all fairs having at least four scheduled intervals throughout the day. This worked out well in the larger venues, but was a challenge in the smaller venues due to the room capacity of the workshops. In concluding this year's Fairs, staff is reviewing the workshop schedule to determine how to add more workshops as well as streamline the schedule. Conference Services is also working to secure facilities with larger workshop rooms to increase capacity of each one.

- Communicate logistical information ahead of time

Members are taking advantage of the Fairs by staying longer and making this an all day event. As such, members are asking for information on where to park, the cost of parking and where they can eat. Staff will be working to compile this information prior to each Fair to communicate these issues to members in advance of the Fair. CalPERS will post this information on the web as well as offering direct communication with the member via e-mail. Communication will include facility information, how to register for a class, and lunch time options, among other topics.

- Streamline the registration process at the Fair

Staff is exploring different options to expedite the member registration process so that members will not have to wait in line too long. The facilities that CalPERS uses plays a large factor into the registration process. Smaller venues not only have space limitations on where and how many registration tables staff can use, but the smaller workshop rooms necessitate an accurate count of who will be attending class. This consequently requires members to select the workshops they wish to attend at registration.

Planning for 2009 Fairs

Moving into the 2009 Retirement Planning Fairs, staff will be exploring various improvements in order to provide the members what they need to prepare for their retirement.

Staff is planning to offer more workshops on my|CalPERS and the on-line self-service tools. Staff will use the attendance history of the workshops to more effectively schedule the workshops and ensure resources are available to meet our members' needs.

In addition, the Conference Services Unit, in collaboration with the Member Education Unit and the Regional Offices, is securing facilities that can accommodate the high demand for the workshops.

The Fair schedule will be held from March to September to accommodate other CalPERS deliverables, such as PSR and the Employer Education Forum. The schedule is also designed to create the least amount of disruption for staff to ensure our day-to-day operations have minimal impact.

V. STRATEGIC PLAN:

This activity supports Enterprise-wide Strategic Plan Goal VII:

“Enable and educate members and employers to make informed decisions leading to a predictable and secure retirement future.”

VI. RESULTS/COSTS:

Our members indicated that our CalPERS 2008 Retirement Planning Fairs were a success, as evidenced by their comments on the surveys.

The cost to provide the 2008 Retirement Planning Fairs totaled approximately \$190,000. This increase can be attributed to the many improvement efforts from 2007. In order to meet increasing demand, larger facilities were used this year so consequently rental fees also increased. Another area of much needed improvement was the hiring of a transportation service to deliver all of the Retirement Planning Fair equipment, items and supplies to and from the Fairs. This was necessary as staff had to not only pack and unpack all the Fair supplies, as was done again this year, but also to transport it from location to location.

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Attachment